

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KAREN A BALOGUN

Debtor(s)

Case No. 16-15975

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/11/2016.
- 2) The plan was confirmed on 06/30/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/08/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/29/2018.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$23,323.79  
Less amount refunded to debtor \$358.00

**NET RECEIPTS: \$22,965.79**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,510.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,010.46  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,520.46**

Attorney fees paid and disclosed by debtor: \$490.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T SERVICES INC	Unsecured	NA	1,050.55	1,050.55	0.00	0.00
BAXTER CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
BLACK EXPRESSION	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF DES PLAINES	Unsecured	100.00	NA	NA	0.00	0.00
COMCAST	Unsecured	100.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	639.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERV	Unsecured	1,000.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	500.00	NA	NA	0.00	0.00
First Source Bank	Unsecured	100.00	NA	NA	0.00	0.00
GC SERVICES	Unsecured	50.00	NA	NA	0.00	0.00
GENESIS FINANCIAL SERVICES	Unsecured	100.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	0.00	1,916.76	1,916.76	0.00	0.00
HSTN Funding	Unsecured	490.45	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	1,288.89	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	1,344.88	1,650.89	1,650.89	0.00	0.00
ILLINOIS SECRETARY OF STATE	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	6,500.00	3,439.06	3,439.06	1,562.02	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	8,799.21	8,799.21	0.00	0.00
NCB MANAGEMENT SERVICES	Unsecured	NA	1,676.37	1,676.37	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	50.00	NA	NA	0.00	0.00
Ndc	Unsecured	100.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	NA	NA	160.88	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	28,124.00	28,284.88	28,124.00	13,864.45	3,018.86
NISSAN-INFINITI LT	Secured	NA	5,903.00	5,903.00	0.00	0.00
NORTH SHORE UNIVERSITY HEALTH	Unsecured	707.00	NA	NA	0.00	0.00
NORTHWEST CAPITAL INVESTMENT	Unsecured	1,881.00	NA	NA	0.00	0.00
NORTHWEST RADIOLOGY NETWORK	Unsecured	100.00	NA	NA	0.00	0.00
SIR FINANCE CORP	Unsecured	1,770.00	2,647.79	2,647.79	0.00	0.00
SPRINT NEXTEL	Unsecured	NA	1,190.52	1,190.52	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	800.00	NA	NA	0.00	0.00
THE AFFILIATED GROUP	Unsecured	50.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TORRES CREDIT SVC	Unsecured	100.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	100.00	NA	NA	0.00	0.00
VERIZON	Unsecured	538.00	951.99	951.99	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$34,027.00	\$13,864.45	\$3,018.86
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$34,027.00</b>	<b>\$13,864.45</b>	<b>\$3,018.86</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,439.06	\$1,562.02	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,439.06</b>	<b>\$1,562.02</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,044.96</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,520.46</u>	
Disbursements to Creditors	<u>\$18,445.33</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$22,965.79</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/08/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.